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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	§	Confirmation No.: 6900
David GREENE	§	
Dennis MIERZWA	§	Group Art Unit: 3624
Ayman ABUKHATER	§	
Michael SIEVERT	§	Examiner: Stefanos KARMIS
	§	
Serial No.: 09/802,701	§	Atty. Dkt. No: 1991-00100
	§	
Filed: March 9, 2001	§	
	§	
For: Online Trading System Having	§	
Real-Time Account Opening	§	

**RESPONSE TO OFFICE ACTION OF AUGUST 12, 2005**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 23313-1450

December 7, 2005

Dear Sir:

This paper is submitted in response to the above-named office action to further highlight why the application is in condition for allowance.

In response to the Office action of August 12, 2005, please amend the above-identified application as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 5 of this paper.